

## INCOME STATEMENT AS OF 09/30/13

## SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that the banks submit to CBM.  
The information is published with banks' consent, and CBM is not responsible for its accuracy.

	(000€)
POSITION	AMOUNT
<b>1. Interest income and similar income</b>	11,142
2. Interest expense and similar expenses	5,066
<b>3. NET INTEREST INCOME (1- 2)</b>	6,076
4. Income from dividends	
5. Allowances for impairment	1,077
6. Provision expenses	6
<b>7. Fee and commission income</b>	1,905
8. Fee and commission expense	836
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	1,069
10. Net gains/losses from financial instruments held for trading	
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	64
13. Change in fair value in hedge accounting	
<b>14. Net gains/losses from FX revaluation</b>	51
<b>15. Employee expenses</b>	3,526
<b>16. Overhead and administrative expenses</b>	2,838
<b>17. Depreciation expenses</b>	357
18. Other expenses	174
19. Other income	1,760
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	1,042
21. Profit tax	
<b>22. NET PROFIT/LOSS (20 - 21)</b>	1,042